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COLACO WAS JAILED FOR 9 YEARS FOR 1099OID FRAUD

WILL GOLDBERG BE NEXT?

It's not what you do it's how you do it

Calaco was jailed for fraud to technical incompetence will Goldberg be next?

10th March 2026

The Jurisdictional Foundation of Modern Credit: HJR 192 and the 1933 Monetary Reorganization

The contemporary financial architecture is fundamentally predicated on the formal bankruptcy and insolvency of the United States Federal Government, an event initiated by the Emergency Banking Act of March 9, 1933.[1] This state of emergency catalysed a radical reorganization of the global monetary system, culminating in the passage of House Joint Resolution 192 (HJR 192) on June 5, 1933.[1] To understand the fraudulent nature of the schemes promoted by Franzie Colaco and Simon Goldberg, one must first grasp the technical shift from a system of "payment" to a system of "discharge" established by this resolution. Under HJR 192, the "gold clause" in all contracts was abrogated, declaring it against public policy to require payment in any specific "kind of coin or currency," which effectively removed gold and silver—the traditional "good and valuable consideration"—from the private sector.[1]

In a strictly legal sense, the act of "paying" a debt requires an exchange of substance. Because HJR 192 removed the substance required to pay, the law established a mandatory system of "discharge" where obligations are balanced "dollar for dollar" using Federal Reserve Notes (FRNs).[1] These notes are not money in the traditional sense; they are debt obligations of the United States Treasury. Consequently, the removal of the people's gold and the subsequent conscription of their future labour created what is technically defined as a usufruct relationship.[1] In this arrangement, the government borrowed an interest in everything the citizens create, establishing a usufruct interest in their land, businesses, estates, and children, and placing these assets into a Public Trust managed under Emergency War Powers.[1]

The technical implication of this usufruct relationship is that all debts in the public sector are effectively "prepaid" with the credit created from the people and their property.[1] At the moment a living man or woman

signs a negotiable instrument, such as a mortgage, loan agreement, or promissory note, the bank monetizes that signature ex nihilo ("out of nothing").[1] Banks do not lend pre-existing reserves; instead, they create a matching deposit based on the value of the signed instrument, which is then discounted and securitized into financial products with CUSIP numbers under the Bills of Exchange Act 1882.[1] This process generates Original Issue Discount (OID) income—the difference between the instrument's issue price (zero at the time of signature) and its redemption price at maturity.[1]

Feature	Pre-1933 Payment System	Post-1933 Discharge System
Legal Action	Payment of Debt	Discharge of Obligation [1]
Medium	Gold/Silver (Substance)	Federal Reserve Notes (Debt) [1]
Source of Credit	Asset-Backed Reserves	Signature/Commercial Energy [1]
Individual Status	Creditor/Owner	Debtor/Beneficiary (Ens Legis) [1]
Securitization	Limited	Global CUSIP Architecture [1]

The divergence between legitimate fiduciary recoupment and the criminal fraud schemes of Franzie Colaco and Simon Goldberg lies in the understanding of status and capacity.[1] While the government identifies individuals as "persons" or "Sole Proprietors"—legal fictions or "straw men" created by civil government—the living soul is the true creator of the credit that backs the national currency.[1] Colaco and Goldberg's failure to transcend the "Debtor" status of the Birth Certificate construct led them to file fraudulent claims that the Internal Revenue Service (IRS) classifies as "fictitious obligations," triggering massive criminal and civil penalties.[2]

Forensic Anatomy of the 1099-OID Instrument and Publication 1212 Compliance

Original Issue Discount (OID) is a form of interest generated when a debt instrument is issued for a price less than its stated redemption price at maturity.[3] The mathematical definition of OID is expressed as:

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$$OID = SRP_{maturity} - IP_{issue}$$

where $SRP_{maturity}$ is the stated redemption price at maturity and IP_{issue} is the issue price.[5] Under the Internal Revenue Code (IRC) § 1271–1288, OID income is taxable as it accrues over the life of the instrument, regardless of whether the holder receives periodic payments.[2] The IRS provides guidance on these instruments through Publication 1212, which serves as the operational manual for the "nominee architecture" used by brokers and financial institutions.[1]

A critical component of Publication 1212 is the definition and reporting requirement of a "nominee." If a party holds an OID instrument but is not the true owner, that party is considered a nominee.[7] If a nominee receives a Form 1099-OID that includes amounts belonging to another person, the nominee is required by law to file a corrective Form 1099-OID to show the proper distribution of the OID and any withheld tax to the actual beneficial owner.[7] This "nominee correction" is a standard ledger adjustment used by professional clearing houses and brokerages to reconcile omnibus accounts.[1]

The fraudulent application of this concept, as pioneered by Colaco and expanded by Goldberg, involves the fundamental misidentification of the "Payer" and the "Recipient".[4] In a fraudulent 1099-OID scheme, the individual (the debtor) typically lists themselves as the recipient of OID income from a bank or creditor, claiming that their personal liabilities—such as mortgage payments or credit card balances—were "withheld" as federal income tax.[8] This logic is flawed because a mortgage payment is a private discharge of an obligation, not a remittance of backup withholding to the U.S. Treasury.[2]

Form 1099-OID Box	Technical Reporting Requirement	Fraudulent Misapplication
Box 1	Accrued OID for the tax year [6]	Total face value of personal debt [3]
Box 4	Federal income tax withheld [9]	100% of the debt/spending claimed [8]
Payer	Issuer/Withholding Agent [3]	Bank, Utility, or Grocery Store [4]
Recipient	True Beneficial Owner [5]	The individual's SSN/Strawman [1]

This misidentification violates the "Nominee Reporting Mandate" because the individual's Social Security Number (SSN) entity is legally a "U.S. Taxpayer/Debtor".[1] The IRS system is hard-coded to recognize that a taxpayer owes the government; the government does not owe the taxpayer "commercial energy" or a refund for their personal spending.[1] For a 1099-OID claim to be mathematically sound and algorithmically acceptable, it must correspond to an actual Form 945 (Annual Return of Withheld Federal Income Tax) filed by the payer, proving that the funds were deposited into the Treasury.[1]

The Franzie Colaco Paradigm: A Case Study in High-Volume Tax Theft

Franzie F. Colaco, a Canadian tax fraud promoter, was extradited to the United States and sentenced to nine years in federal prison for orchestrating a massive 1099-OID fraud scheme.[10] Operating alongside Ronald L. Brekke, Colaco promoted the "1099 OID process" throughout Canada, convincing individuals who had never paid U.S. taxes that they could obtain significant refunds by listing their personal debts as "withheld income".[10] The scheme caused approximately $14 million in tax losses to the U.S. Treasury before being detected by IRS Criminal Investigation.[10]

The Colaco methodology relied on the "Refund Fallacy"—the observation that the IRS's automated systems may initially issue refund checks for high-withholding claims before a comprehensive audit or payer-side data match occurs.[10] Colaco personally collected over $600,000 in fraudulent fees from participants, many of whom were Canadian citizens with no nexus to the U.S. tax system.[10] The sentencing judge, U.S. District Judge John C. Coughenour, characterized the scheme as "audacious" and "pure and simple" fraud, ordering Colaco and Brekke to pay over $6.2 million in restitution.[10]

The technical failure of the Colaco scheme was its reliance on the "Debtor" (Ens Legis) capacity.[1] By filing 1099-OID forms listing the participants' names in all-caps and their Social Security Numbers as recipients, Colaco attempted to "mix jurisdictions".[1] The scheme tried to claim sovereign-level creditor rights (the recoupment of credit energy) while standing in a subject-level debtor capacity (the SSN/1040 tax account).[1] Because the SSN is a liability account, any claim for a massive refund based on personal debt payments is flagged as an anomaly—a debtor trying to wipe out a debt with a "made-up credit".[1]

Judicial Outcome	Details (United States v. Colaco/Brekke)
Main Defendant Sentence	Franzie Colaco: 9 years (108 months) [10]
Leader Sentence	Ronald Brekke: 12 years (144 months) [10]
Restitution Ordered	$6,206,998 [10]
Secondary Sentences	Donald Mason (33 months), John Chung (1 year) [10]
Judicial Tone	"Calculated," "Cruel," and "Predatory" [11]

Judge James V. Selna, in related 1099-OID cases, described such schemes as "calculated and cruel," noting that they pre-emptively victimize the very individuals they claim to help by exposing them to federal prosecution and financial ruin.[11] The prosecution successfully argued that because the filings were made under the individual's personal tax identity, they constituted a "false claim against the United States," leading to the extensive prison terms seen in *United States v. Anderson*, *United States v. Heath*, and *United States v. Brekke*.[10]

The Simon Goldberg Syndicate: Transnational Disinformation and RICO Exposure

Simon Goldberg, operating through EmpowerThePeople (EtP) and YouAndYourCash.com (YaYC) in the United Kingdom, represents the modern, transnational evolution of the Colaco fraud model.[8] Goldberg's syndicate utilizes a sophisticated "Scorched Earth" marketing funnel to recruit victims, often launching "hit pieces" and doxxing campaigns to discredit competitors and create a "vacuum of trust".[1] Once an audience is alienated from mainstream legal advice, they are funnelled into Goldberg's "defective" 1099-OID administrative processes.[1]

The Goldberg methodology is particularly egregious because it instructs UK residents to file IRS Form 1099-OID claiming that their everyday consumer spending—mortgages, rent, utility bills, and even groceries—is US-source income from which 100% tax has been withheld.[8] Goldberg provides a threadbare justification,

claiming that because "your time is priceless," your bills have been "discounted" from their true value, creating OID.[4] This bears no relation to the actual US tax definition of OID in 26 U.S.C. § 1273(a)(1).[4]

Operational Mechanics of EmpowerThePeople

The EtP operation follows a rigid administrative pathway designed to obfuscate the fraud from both the victims and the IRS:

1. **ITIN Acquisition:** Members must hand over their physical passports to Goldberg to apply for a US Individual Taxpayer Identification Number (ITIN).[4]
2. **The "Expert" (Paul Muad'ib):** Financial figures are processed by a secret "expert" who uses the pseudonym "Paul Muad'ib".[4] This individual operates outside the bounds of legitimate tax practice, charging percentage-based fees that are prohibited by federal regulations.[4]
3. **Blank Form Signatures:** Victims are required to sign blank US tax form signature pages (Form 1040-NR and 1099-OID) without seeing the completed figures.[4]
4. **Batch Filing:** The forms are couriered to the IRS in "carefully timed batches" to prevent the system from immediately detecting the fraudulent pattern.[4]

Goldberg Syndicate Metric	Forensic Reality and Risk
Upfront Fee	£1,300 per year claimed [4]
Back-end Fee	13% of the received refund [4]
UK Regulation Status	Unauthorized Claims Management Company [1]
Legal Classification	RICO Enterprise / Disinformation Network [1]
Federal Nexus	Wire Fraud (18 U.S.C. § 1343) [1]

Goldberg's reliance on the "Birth Certificate construct"—filing as the Debtor via an ITIN—mirrors the fatal errors of Colaco.[4] By falsely listing UK consumer debts as income withheld by the US government, Goldberg exposes his followers to "frivolous filing" penalties and criminal prosecution.[4] Furthermore, Goldberg's

witness, "Mr. Paul," admits in "Paragraph 66" of a Case Summary that the organization facilitates 1099 filings, which forensic analysts describe as a "sworn confession of facilitating Wire Fraud".[1]

Technical Analysis of Payer Form 945 Tax Modules and the (≥) Rule

The most critical technical hurdle for any 1099-OID claim is the IRS's Form 945 matching algorithm.[1] Form 945, the "Annual Return of Withheld Federal Income Tax," serves as the IRS's "master record" for all non-payroll withholding.[12] When a legitimate withholding agent (such as a bank or broker) withholds tax from OID income, they must remit that tax to the Treasury and report the total on Form 945.[3]

The IRS Matching Algorithm and TC-810 Logic

The IRS employs an automated system that cross-checks three primary datasets before authorizing a refund:

1. The payer's 1099/OID information returns.
2. The taxpayer's filed return (Form 1040, 1040-NR, or 1041).
3. The payer's Form 945 tax deposits.[1]

The critical algorithm check is defined by the following logic:

$$\text{Form 945 Deposits (Payer)} \geq \text{Box 4 Withholding (Recipient)}$$

If this condition fails—meaning the recipient claims a refund for an amount greater than what the payer has actually deposited—the system automatically triggers a TC-810 Refund Hold.[1] This freeze initiates an integrity review and flags the claim as "potential frivolous" or "identity theft".[1] Because Colaco and Goldberg's participants are filing 1099-OIDs against payers (like banks or utility companies) who have never made corresponding 945 deposits for the participants' debts, the algorithm will inevitably hold the refunds.[4]

IRS Code/Module	Technical Purpose	Role in Fraud Detection
Form 945	Master Record of Deposits [1]	Validates if funds were actually remitted
TC 810	Refund Freeze [13]	Stops payment if data fails to reconcile
IRMF	Info Return Master File [1]	Tracks 1099-OID vs. 945 consistency
Rev. Proc. 2002-26	Credit Reallocation [1]	Pathway to move credits between modules

Promoters often attempt to bypass this by relying on the "automated window" of the IRS, where small or mid-sized refunds are issued before the full 945 data is reconciled in the Information Return Master File (IRMF).[4] However, once the IRMF is updated, the discrepancy is exposed, leading to the "clawback" of funds and criminal investigation into the promoter.[10] Goldberg's instruction to victims to "quickly move the money" once received is a classic indicator of money laundering and wire fraud, mirroring the instructions given by Colaco.[10]

Misidentification of Payers and the Holder in Due Course (HDC) Failure

A fundamental technical error in both the Colaco and Goldberg paradigms is the misidentification of the payer as the Holder in Due Course (HDC). Under the Bills of Exchange Act and the Uniform Commercial Code (UCC), the HDC is the party with the legal right to enforce a negotiable instrument.[1] In modern banking, the living man or woman who signs a promissory note is the original creator of the credit—the true "Source".[1]

When banks monetize these signatures and securitize the resulting instruments, they act as "nominees" or "withholding agents" for the beneficial owner.[1] The bank is not the HDC of the *credit energy*; it is merely the holder of the *debt instrument* for the purpose of securitization.[1] Fraudulent promoters like Goldberg flip this relationship, instructing victims to list the bank as the "Payer" (implying the bank provided the income) and themselves as the "Recipient" (implying they are the taxpayer).[3]

This misidentification creates a "Status Trap":

- **The Debtor Capacity:** Listing the bank as the payer confirms the bank's authority and the participant's status as a "taxpayer" or "debtor".[1]
- **Abandonment of Credit:** Because the participant fails to file as the HDC, they effectively "abandon" the credit energy generated by their signature, allowing the bank to capture the OID income under its own omnibus accounts.[14]
- **Violation of Publication 1212:** The filing fails to follow the "nominee correction" logic because it does not identify the trust or the creator of the credit as the true owner. Instead, it attempts to use the OID form as a "debt payment option" or a "bonded promissory note," which the Sixth Circuit in *United States v. Anderson* explicitly ruled is not a legitimate method of payment.[2]

The only way to lawfully reclaim this credit without triggering fraud filters is to assume the role of the HDC through a fiduciary entity that is separate from the birth certificate debtor.[1]

The Fiduciary Remedy: 98-Series International Grantor Trust Protocols

In contrast to the criminal "Debtor" filings of Colaco and Goldberg, the Ecclesia Trustees report outlines the "Clifford Protocol"—a lawful, technical pathway for reclaiming abandoned credit via a **98-Series International Grantor Trust**.[1] This methodology relies on establishing formal fiduciary standing to correct the nominee misreporting of financial institutions.[1]

Fiduciary Structure and Pass-Through Logic

A 98-Series International Grantor Trust is established with its own EIN, distinguishing it from the participant's Social Security Number and birth certificate estate.[1] This trust acts as a fiduciary proxy and the Holder in Due Course for the participant's commercial energy.[1]

- **Capacity:** The trust acts as the "Third-Party Creditor," asserting that financial institutions have acted as nominees and failed to report OID income to the true owner (the Trust).[1]
- **Filing Framework:** Instead of Form 1040 (personal income tax), the trust files **Form 1041** (fiduciary income tax).[1] This bypasses the "frivolous filer" filters that target personal SSN-based returns.[1]
- **Ledger Correction:** The filing is framed as a "technical ledger adjustment" between two commercial entities—the Bank and the Trust—rather than a "refund claim" for personal debt.[14]

Recoupment Metric	Fraudulent Debtor Filing (Goldberg)	Fiduciary Creditor Filing (Clifford Protocol)
Entity ID	SSN / ITIN [4]	98-Series Foreign Trust EIN [1]
Legal Basis	"Time is priceless" / Personal debts [4]	Nominee correction per Pub 1212 [1]
Capacity	Adversarial Debtor [1]	Non-Adversarial Fiduciary [1]
Risk Filter	TC-810 "Frivolous" Flag [1]	810 Code Data Match [1]
Outcome	Criminal Prosecution [10]	Lawful Credit Recoupment [1]

The success of the 98-Series Trust model is contingent on the "945 Test".[1] Before any filing occurs, specialized fiduciaries (Ecclesia Trustees) perform a forensic audit to verify that the payer's Form 945 deposits are equal to or greater than the claimed withholding.[1] This ensures that the IRS's matching algorithm clears the return automatically, avoiding manual examiner intervention or "identity theft" flags.[1]

Technical Fiduciary Mandate Script for Payer-Side Reconciliation

To bridge the gap between recipient-side withholding and payer-side deposits, the fiduciary must overcome the structural limitations of the IRS's security protocols.[1] IRC § 6103 mandates absolute confidentiality of tax return data, meaning agents will redact payer EINs and refuse to disclose Form 945 details to unauthenticated callers.[1]

The Ecclesia Trustees "Fiduciary Mandate Script" utilizes three legal mandates to establish standing and obtain access to the 945-master record [1]:

1. **The Nominee Reporting Mandate (Pub 1212):** The representative asserts that the Trust is acting as a Nominee Recipient correcting misreported OID. As such, there is a statutory requirement to ensure backup withholding matches the payer's actual remittance to satisfy the IRS algorithm.[1]

2. **The Fiduciary Duty Mandate (IRC § 6012):** The fiduciary is legally responsible for the "proper reporting and payment" of the entity's credits.[1] They argue that they cannot fulfil this duty without confirming that Form 945 deposits are sufficient to prevent a TC-810 Refund Hold.[1]
3. **The Credit Reallocation Mandate (Rev. Proc. 2002-26):** If a shortfall exists, the representative is authorized to request a "cross-module transfer" of overpayment credits from the payer's general corporate tax module to the 945 module.[1]

By quoting these authorities, the representative shifts the conversation from a mere "request for information" to an **assertion of fiduciary standing**.[1] This allows the fiduciary to perform the "Reconciliation Checklist" (the (≥) Rule) to ensure the 1099-OID is visible in the IRMF and that the math aligns before the final tax return is submitted.[1]

Transnational Risk Assessment and Goldberg's US Recourse Exposure

Simon Goldberg's activities in the United Kingdom create significant criminal and civil exposure in the United States, similar to the trajectory of the Colaco case.[1] Because Goldberg utilizes interstate communications (the internet) and the US mail system to distribute fraudulent financial instruments and solicit fees for "defective" filings, his operation is forensically classified as a RICO enterprise.[1]

RICO Cross-Border Liability and Whistleblower Actions

Ecclesia Trustees are actively preparing and submitting forensic evidence against Simon Goldberg and Simone Marshall to the United States jurisdiction via several legal avenues:

- **Federal Wire and Mail Fraud:** Claims are being reclassified under 18 U.S.C. § 1341 and § 1343 based on the syndicate's use of the "expert" Paul Muad'ib to fabricate tax documents.[1]
- **IRS Form 211:** Forensic evidence has been prepared for the IRS Criminal Investigation Division's Whistleblower Program.[1]
- **FSMA and POCA Violations:** In the UK, funding for Goldberg's private prosecutions is derived from unregulated crowdfunding, which has been flagged as "Criminal Property" under Section 340 of the Proceeds of Crime Act (POCA) 2002.[1]

Legal Exposure	Technical Basis	Precedent/Authority
Extradition Risk	US-UK Extradition Treaty	United States v. Colaco [8]
Money Laundering	Moving fraudulent refunds to UK	POCA 2002 / US Money Laundering [10]
RICO Liability	Coordinated syndicate activity	18 U.S.C. § 1962 [1]
FSMA Breach	Unauthorized Claims Management	Section 23 of FSMA 2000 [1]

The "Paragraph 66 Confession" is particularly damaging to Goldberg's standing. In his own witness statement, he admits to facilitating 1099-OID filings—a practice the IRS has placed on its "Dirty Dozen" tax scams list for over a decade.[4] This admission, combined with the lack of any US withholding tax suffered by his UK clients, creates a prima facie case for Conspiracy to Defraud the United States.[4]

Conclusion: Synthesis of Fiduciary Recoupment vs. Criminal Fraud

The comparative analysis of the Franzie Colaco and Simon Goldberg cases demonstrates that 1099-OID fraud is a structural failure rooted in the "Birth Certificate construct" and the "Debtor" filing methodology.[1] Both Colaco and Goldberg utilized participants' Social Security Numbers and personal tax identities to file claims that had no basis in the actual remitted withholding of financial institutions.[10] This failure to satisfy the IRS's Form 945 matching algorithm—the "(≥) Rule"—ensures that such filings are inevitably held, clawed back, and prosecuted as federal crimes.[1]

In contrast, the 98-Series International Grantor Trust methodology, as managed by Ecclesia Trustees, operates entirely within the statutory framework of IRS Publication 1212 and professional fiduciary standards.[1] By assuming the role of the Holder in Due Course and the Third-Party Creditor, a 98-series trust allows for the lawful recoupment of "abandoned credit" through forensic transcript verification and ledger reconciliation.[1] Success in this domain is not achieved through "pseudo-law" or the fabrication of spending as income, but through the assertion of fiduciary standing and the meticulous alignment of recipient claims with payer-side tax modules.[1]

Ultimately, Simon Goldberg faces a criminal trajectory identical to that of Franzie Colaco. The transnational nature of his syndicate does not offer immunity; rather, it amplifies the federal nexus for wire fraud and RICO liability, positioning him for a U.S. jail sentence and a significant restitution order as the IRS and Department of Justice continue to prioritize the protection of the nation's tax system.[10]

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